



**American Express® Gold Card**

RUDOLPH W GIULIANI  
Closing Date 02/17/24  
Account Ending 5001

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Customer Care: 1-800-327-2177  
TTY: Use Relay 711  
Website: americanexpress.com

**New Balance** \$852.07

**Payment Due Date** 03/08/24

**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 03/08/24, you may have to pay a late fee of up to \$40.00.

**Membership Rewards® Points**  
Available and Pending as of 01/31/24  
**136,392**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

<b>Pay In Full</b>	<b>\$672.72</b>
Previous Balance	\$672.72
Payments/Credits	-\$5,507.77
New Charges	+\$5,629.12
Fees	+\$58.00
<b>New Balance</b>	<b>\$852.07</b>

<b>Pay Over Time and/or Cash Advance</b>	<b>\$0.00</b>
Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Pay Over Time Charges	+\$0.00
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	\$0.00
<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Due</b>	<b>\$0.00</b>

<b>Account Total</b>	<b>\$672.72</b>
Previous Balance	\$672.72
Payments/Credits	-\$5,507.77
New Charges	+\$5,629.12
New Cash Advances	+\$0.00
Fees	+\$58.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>\$852.07</b>

<b>Pay Over Time Limit</b>	<b>\$1,000.00</b>
<b>Available Pay Over Time Limit</b>	<b>\$1,000.00</b>

See page 2 for important information about your account.

**New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

Please refer to the IMPORTANT NOTICES section on page 9.

For more information on your Pay Over Time Limit and your purchasing options, please see page 7.

Please note, your preset spending limit is \$1,000.00. You have spent \$852.07.

**American Express® High Yield Savings Account**  
No monthly fees. No minimum opening deposit. 24/7 customer support. Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting [americanexpress.com/save](http://americanexpress.com/save)

Jan<sup>15</sup>/Feb 12 Card ending 85001

Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending: 5001**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

RUDOLPH W GIULIANI  
45 E 66TH ST  
APT 10W  
NEW YORK NY 10065-6159

**Payment Due Date**  
**03/08/24**

**Amount Due**  
**\$852.07**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270



0000349992571821675 000085207000085207 10 H

RUDOLPH W GIULIANI

Account Ending 15001

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**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** Your due date is at least 25 days after the close of each billing period. If you have Pay Over Time, we will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date. If you have Pay Over Time Select, we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number on page 3 for Customer Care & Billing inquiries.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at: American Express, PO Box 981535, El Paso TX 79998-1535. You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



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**Customer Care & Billing Inquiries**  
International Collect  
Lost or Stolen Card  
Cash Advance at ATMs Inquiries  
**Large Print & Braille Statements**

**1-800-327-2177**  
1-336-393-1111  
1-800-992-3404  
1-800-CASH-NOW  
**1-800-327-2177**



**Website:** americanexpress.com

**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270

**Hearing Impaired**  
Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and 1-800-327-2177

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time / Cash Advance †	Total
<b>Payments</b>	-\$5,483.50	\$0.00	-\$5,483.50
	-\$24.27	\$0.00	-\$24.27
<b>Credits</b>		\$0.00	-\$5,507.77
<b>Total Payments and Credits</b>	-\$5,507.77		

**Detail**

\*Indicates posting date

**Amount**

<b>Payments</b>			-\$2,068.51
01/21/24*	ONLINE PAYMENT - THANK YOU		-\$1,019.76
01/24/24*	MOBILE PAYMENT - THANK YOU		-\$140.05
01/25/24*	MOBILE PAYMENT - THANK YOU		-\$29.00
01/26/24*	MOBILE PAYMENT - THANK YOU		-\$1,066.92
01/30/24*	MOBILE PAYMENT - THANK YOU		-\$895.86
02/06/24*	MOBILE PAYMENT - THANK YOU		-\$29.00
02/08/24*	MOBILE PAYMENT - THANK YOU		-\$234.40
02/10/24*	ONLINE PAYMENT - THANK YOU		<b>Amount</b>
<b>Credits</b>			-\$6.99
01/20/24	PRIME VIDEO CHANNELS AMZN.COM/BILL WA DIGITAL		-\$17.28
02/03/24*	NYC TAXI PURCHASE WITH MR POINTS CREDIT		

**New Charges**

**Summary**

	Pay In Full	Pay Over Time †	Total
<b>Total New Charges</b>	\$5,629.12	\$0.00	\$5,629.12

**Detail**



**RUDOLPH W GIULIANI**  
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**Amount**

01/14/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL WA	\$76.78
01/14/24	AMAZON GROCE*RT1WE25E1 MERCHANDISE	AMZN.COM/BILL WA	\$119.25
01/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL WA	\$38.36

Continued on reverse

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Detail Continued				Amount
01/15/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$70.02
01/16/24	AMAZON TIPS*RT9CU7651 MERCHANDISE	AMZN.COM/BILL	WA	\$7.00
01/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$188.98
01/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$500.08
01/17/24	WETRANSFER +31208100779	AMSTERDAM	NL	\$120.00
01/18/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$24.45
01/18/24	DROPBOX*HBPTSSNGVQP8 526714287 94107	SAN FRANCISCO	CA	\$11.99
01/18/24	GO GREEN DRY CLEANERS - S 628128007083 561-335-5798	PALM BEACH	FL	\$28.76
01/18/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$90.45
01/18/24	ROYAL PETROLEUM 914-882-4122	HAWTHORNE	NY	\$62.00
01/18/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$20.60
01/19/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$24.39
01/19/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$40.27
01/21/24	BEST BUY FOUNDATION 888BESTBUY	MINNEAPOLIS	MN	\$2.00
01/22/24	Amazon Prime SUBSCRIPTION	Amazon.com	WA	\$16.32
01/22/24	BESTBUYCOM806908813720 50300009944 888BESTBUY	RICHFIELD	MN	\$749.04
01/22/24	CIRCLE K 07262/CIRCLE K CONVENIENCE	HOOKSETT	NH	\$44.11
01/22/24	IC* INSTACART* SUBSCRIP +18882467822	SAN FRANCISCO	CA	\$107.79
01/22/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$49.99
01/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$50.90
01/23/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$2.99
01/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$87.07
01/23/24	CLEENG*NEWSMAX. CLEENG DIGITAL GOODS: APPS	NEW YORK		\$5.66
01/26/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$8.99
01/26/24	METRO INTEGRATIVE PHARMAC 650000012421 2127947200	NEW YORK	NY	\$39.00
01/26/24	METRO INTEGRATIVE PHARMAC 650000012421 2127947200	NEW YORK	NY	\$353.10
01/26/24	GO GREEN DRY CLEANERS - S 628128007083 561-335-5798	PALM BEACH	FL	\$61.40
01/27/24	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$20.00

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**Detail Continued**

				Amount
01/27/24	UBER ONE	help.uber.com	CA	\$9.99
	8005928996			
01/27/24	AMAZON MARKETPLACE NA PA	AMZN.COM/BILL	WA	\$4.35
	MERCHANDISE			
01/27/24	AMAZON GROCE*R28GU7ZV0	AMZN.COM/BILL	WA	\$190.88
	MERCHANDISE			
01/27/24	AMAZON.COM	AMZN.COM/BILL	WA	\$29.29
	MERCHANDISE			
01/27/24	AMAZON.COM	AMZN.COM/BILL	WA	\$39.11
	MERCHANDISE			
01/27/24	AMAZON.COM	AMZN.COM/BILL	WA	\$14.48
	MERCHANDISE			
01/27/24	AMAZON.COM	AMZN.COM/BILL	WA	\$190.37
	MERCHANDISE			
01/27/24	AMAZON MARKETPLACE NA PA	AMZN.COM/BILL	WA	\$40.99
	MERCHANDISE			
01/27/24	AMAZON.COM	AMZN.COM/BILL	WA	\$1.42
	MERCHANDISE			
01/28/24	Uber Trip	help.uber.com	CA	\$9.99
	8005928996			
01/28/24	APPLE.COM/BILL	INTERNET CHARGE	CA	\$10.00
	RECORD STORE			
01/28/24	AMAZON TIPS*R28M37AH0	AMZN.COM/BILL	WA	\$11.97
	MERCHANDISE			
01/29/24	AMAZON MARKETPLACE NA PA	AMZN.COM/BILL	WA	\$13.96
	MERCHANDISE			
01/29/24	Uber Trip	help.uber.com	CA	\$11.97
	GP6ZHFMI 10017			
01/29/24	Uber Trip	help.uber.com	CA	\$46.84
	QLSXVMRN 10065			
01/29/24	AMAZON MARKETPLACE NA PA	AMZN.COM/BILL	WA	\$213.92
	MERCHANDISE			
01/30/24	TST* BAR ITALIA 00086559	NEW YORK	NY	\$0.99
	RESTAURANT			
01/31/24	KINDLE SVCS*R01WR1901	888-802-3080	WA	\$45.60
	DIGITAL			
02/01/24	AMAZON GROCE*R234M80A2	AMZN.COM/BILL	WA	\$12.91
	MERCHANDISE			
02/01/24	AMAZON GROCE*R24XE82D0	AMZN.COM/BILL	WA	\$119.99
	MERCHANDISE			
02/01/24	PARAMOUNT+	WEST HOLLYWOOD	CA	\$16.22
	888-274-5343			
02/01/24	AMAZON MARKETPLACE NA PA	AMZN.COM/BILL	WA	\$16.00
	MERCHANDISE			
02/01/24	Uber Trip	help.uber.com	CA	\$7.61
	2NFOQVAW 10022			
02/01/24	APPLE.COM/BILL	INTERNET CHARGE	CA	\$133.29
	RECORD STORE			
02/01/24	AMAZON MARKETPLACE NA PA	AMZN.COM/BILL	WA	\$79.80
	MERCHANDISE			
02/01/24	AMAZON.COM	AMZN.COM/BILL	WA	\$5.00
	MERCHANDISE			
02/02/24	AMAZON TIPS*R26WJ4542	AMZN.COM/BILL	WA	\$65.45
	MERCHANDISE			
02/02/24	Uber Trip	help.uber.com	CA	
	AFDHH2FO 10017			

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**Detail Continued**

				Amount
02/02/24	Uber Trip 8005928996	help.uber.com	CA	\$5.44
02/02/24	CURB NYC TAXI CURB NYC TAXI/3 7184587000	QUEENS	NY	\$17.28
02/02/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$14.99
02/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$93.36
02/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$18.45
02/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$16.88
02/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$191.92
02/06/24	AMAZON.COM*RB2C31VA0 MERCHANDISE	AMZN.COM/BILL	WA	\$15.45
02/06/24	Uber Trip E3V4EDND 10017	help.uber.com	CA	\$10.00
02/07/24	AMAZON TIPS*RB20E6Q80 MERCHANDISE	AMZN.COM/BILL	WA	\$2.18
02/07/24	Uber Trip E3V4EDND 10017	help.uber.com	CA	\$9.99
02/08/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$6.99
02/08/24	PARAMOUNT+ 888-274-5343	WEST HOLLYWOOD	CA	\$9.99
02/09/24	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$288.87
02/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$6.29
02/09/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$9.21
02/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$96.26
02/10/24	Uber Trip AIEEQKTW 11371	help.uber.com	CA	\$105.71
02/10/24	METRO INTEGRATIVE PHARMAC 650000012421 2127947200	NEW YORK	NY	\$25.03
02/11/24	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$61.78
02/11/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$198.89
02/11/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$35.00
02/11/24	LAWDEPOT.COM 877-509-4398 8552318425	EDMONTON		\$25.03
02/12/24	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	

**Fees**

\*Indicates posting date

	Amount
01/23/24* RETURNED PAYMENT FEE	\$29.00
01/25/24* RETURNED PAYMENT FEE	\$29.00
<b>Total Fees for this Period</b>	<b>\$58.00</b>

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**Interest Charged**

Amount

\$0.00

**Total Interest Charged for this Period**

**About Trailing Interest**  
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2024 Fees and Interest Totals Year-to-Date**

Amount

\$58.00

Total Fees in 2024

\$0.00

Total Interest in 2024

Days in Billing Period: 29

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time	08/03/2023		29.24% (v)	\$0.00	\$0.00
Cash Advances	05/01/2019		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					
(v) Variable Rate					

**Information on Pay Over Time and Purchasing Options**

**Pay Over Time Limit: \$1,000.00**

The total of your Pay Over Time and/or Cash Advance balance and Plan balance cannot exceed your Pay Over Time Limit. No charge will be added to a Pay Over Time balance if it would cause the total of your Pay Over Time, Cash Advance, and Plan balances to go over your Pay Over Time Limit. **This is not a spend limit.** We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit.

**Available Pay Over Time Limit**

Your Available Pay Over Time Limit is accurate as of your statement date. This Limit is the remaining amount that you can add to the total of your Pay Over Time, Cash Advance, and/or Plan balances. Remember that you can continue to create plans for purchases that are currently in your Pay Over Time balance even if you have reached your Pay Over Time Limit. Your total Cash Advance balance is subject to your Cash Advance Limit, which you can find in your Cardmember Agreement. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able use your Available Pay Over Time Limit.

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## IMPORTANT NOTICES

### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

### Notice of Change to the Membership Rewards® Program

#### Effective June 12, 2024

The 'Shop with Points at MembershipRewards.com' redemption option will no longer be available. All other Membership Rewards program redemption options are unaffected by this notice and will remain available to eligible Card Members unless otherwise noted, including 'Pay with Points at Checkout' with participating partners.

### Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

### Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting [americanexpress.com/mrupdates](http://americanexpress.com/mrupdates).

*End of Important Notices.*



**American Express® Gold Card**

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RUDOLPH W GIULIANI  
Closing Date 03/14/24  
Account Ending 15001

**Customer Care:** 1-800-327-2177  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance** **\$0.00**

**Payment Not Required**

**Membership Rewards® Points**

Available and Pending as of 02/29/24

**143,224**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

See page 2 for important information about your account.

**New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

Please refer to the **IMPORTANT NOTICES** section on page 7.

For more information on your Pay Over Time Limit and your purchasing options, please see **page 6**

Please note, your preset spending limit is \$1,000.00. You have spent \$0.00.

**Account Summary**

**Pay In Full**

Previous Balance	\$852.07
Payments/Credits	-\$3,272.39
New Charges	+\$2,420.32
Fees	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>

**Pay Over Time and/or Cash Advance**

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Pay Over Time Charges	+\$0.00
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>
Minimum Due	\$0.00

**Account Total**

<b>Previous Balance</b>	<b>\$852.07</b>
Payments/Credits	-\$3,272.39
New Charges	+\$2,420.32
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **\$0.00**

**Pay Over Time Limit** \$1,000.00  
**Available Pay Over Time Limit** \$1,000.00



**Payment Coupon**

Do not staple or use paper clips



**Pay by Computer**

[americanexpress.com/pbc](https://americanexpress.com/pbc)



**Pay by Phone**

1-800-472-9297

**Account Ending 15001**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

RUDOLPH W GIULIANI  
45 E 66TH ST  
APT 10W  
NEW YORK NY 10065-6159

Payment Not Required

Amount Due  
**\$0.00**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270



0000349992571821675 000000000000000000 10 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** Your due date is at least 25 days after the close of each billing period. If you have Pay Over Time, we will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date. If you have Pay Over Time Select, we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number on page 3 for Customer Care & Billing Inquiries.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



**American Express® Gold Card**

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RUDOLPH W GIULIANI  
Closing Date 03/14/24

Account Ending : 5001



**Customer Care & Billing Inquiries**

International Collect  
Lost or Stolen Card  
Cash Advance at ATMs Inquiries  
Large Print & Braille Statements

**1-800-327-2177**

1-336-393-1111  
1-800-992-3404  
1-800-CASH-NOW  
**1-800-327-2177**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use Relay dial 711 and **1-800-327-2177**



**Website:** [americanexpress.com](https://americanexpress.com)

**Customer Care & Billing Inquiries**

P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**

P.O. BOX 1270  
NEWARK NJ 07101-1270

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
<b>Payments</b>	-\$3,272.39	\$0.00	-\$3,272.39
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$3,272.39</b>	<b>\$0.00</b>	<b>-\$3,272.39</b>

**Detail**

\*Indicates posting date

	Amount
<b>Payments</b>	
02/17/24* MOBILE PAYMENT - THANK YOU	-\$966.98
02/27/24* MOBILE PAYMENT - THANK YOU	-\$957.75
03/05/24* MOBILE PAYMENT - THANK YOU	-\$352.64
03/12/24* MOBILE PAYMENT - THANK YOU	-\$995.02

**New Charges**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$2,420.32</b>	<b>\$0.00</b>	<b>\$2,420.32</b>

**Detail**



**RUDOLPH W GIULIANI**

Card Ending :5001

	Amount
02/14/24 AMAZON MARKETPLACE NA PA MERCHANDISE	\$79.91
02/15/24 COMCAST/XFINITY CABLE SVCS	\$35.00
02/17/24 DROPBOX*9FBWJ24M139F 532990477 94107	\$11.99
02/19/24 AMAZON.COM MERCHANDISE	\$34.64
02/19/24 AMAZON MARKETPLACE NA PA MERCHANDISE	\$97.67
02/19/24 APPLE.COM/BILL RECORD STORE	\$40.27
02/19/24 APPLE.COM/BILL RECORD STORE	\$7.61
02/21/24 AMAZON MARKETPLACE NA PA MERCHANDISE	\$22.46

Continued on reverse

RUDOLPH W GIULIANI

Account Ending 35001

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**Detail Continued**

				<b>Amount</b>
02/22/24	B2P*PALM BEACH COUNTY TAX 000000028 8777676148	WEST PALM BEA	FL	\$56.25
02/23/24	PUBLIX 5616517787	WEST PALM BEACH	FL	\$59.90
02/23/24	METRO INTEGRATIVE PHARMAC 650000012421 2127947200	NEW YORK	NY	\$119.99
02/24/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$43.43
02/24/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.99
02/24/24	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$20.00
02/24/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$33.68
02/24/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$17.75
02/24/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$11.92
02/24/24	OKEECHOBEE STEAK HOUSE 5616835151	WEST PALM BEACH	FL	\$297.51
02/24/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$39.39
02/25/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$18.52
02/25/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.61
02/25/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$6.17
02/27/24	CLEENG*NEWSMAX. CLEENG DIGITAL GOODS: APPS	NEW YORK		\$5.66
02/28/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
02/29/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.97
02/29/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$15.91
03/01/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$25.66
03/01/24	IMDB SUBSCRIPTION IMDBPRO.COMSUBSCRIPTION	IMDB.COM	WA	\$163.30
03/02/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$79.46
03/02/24	Uber Trip YC7K2Q55 33406	help.uber.com	CA	\$37.69
03/04/24	Uber Trip JR3WVT2P 10017	help.uber.com	CA	\$26.51
03/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$277.13
03/05/24	Uber Trip CXBRU6QM 10065	help.uber.com	CA	\$4.25
03/05/24	Uber Trip CXBRU6QM 10065	help.uber.com	CA	\$21.28
03/05/24	Uber Trip T7VMAPOT 10022	help.uber.com	CA	\$22.95
03/05/24	UBER ONE 8005928996	help.uber.com	CA	\$9.99

Continued on next page

**American Express® Gold Card**

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RUDOLPH W GIULIANI  
Closing Date 03/14/24

Account Ending 5001

**Detail Continued**

				<b>Amount</b>
03/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$119.99
03/05/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$22.40
03/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$148.07
03/06/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$20.16
03/07/24	Uber Trip VKBPBB3B 10017	help.uber.com	CA	\$2.97
03/07/24	Uber Trip VKBPBB3B 10017	help.uber.com	CA	\$29.46
03/07/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.89
03/07/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$12.52
03/08/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
03/08/24	PARAMOUNT+ 888-274-5343	WEST HOLLYWOOD	CA	\$6.99
03/09/24	Uber Trip Y3MBNRV6 10017	help.uber.com	CA	\$20.94
03/09/24	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$9.99
03/10/24	Uber Trip Y3MBNRV6 10017	help.uber.com	CA	\$3.20
03/10/24	Uber Trip UTWYBMGT 33401	help.uber.com	CA	\$52.97
03/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$56.47
03/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$66.88
03/11/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
03/11/24	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$25.03

**Fees**

				<b>Amount</b>
<b>Total Fees for this Period</b>				<b>\$0.00</b>

Continued on reverse

RUDOLPH W GIULIANI

Account Ending .5001

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## Interest Charged

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$58.00
Total Interest in 2024	\$0.00

## Interest Charge Calculation

Days in Billing Period: 31

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Transactions Dated	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To		
Pay Over Time	08/03/2023		29.24% (v)	\$0.00
Cash Advances	05/01/2019		29.99% (v)	\$0.00
<b>Total</b>				<b>\$0.00</b>

(v) Variable Rate

## Information on Pay Over Time and Purchasing Options

### Pay Over Time Limit: \$1,000.00

The total of your Pay Over Time and/or Cash Advance balance and Plan balance cannot exceed your Pay Over Time Limit. No charge will be added to a Pay Over Time balance if it would cause the total of your Pay Over Time, Cash Advance, and Plan balances to go over your Pay Over Time Limit. **This is not a spend limit.** We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit.

### Available Pay Over Time Limit

Your Available Pay Over Time Limit is accurate as of your statement date. This Limit is the remaining amount that you can add to the total of your Pay Over Time, Cash Advance, and/or Plan balances. Remember that you can continue to create plans for purchases that are currently in your Pay Over Time balance even if you have reached your Pay Over Time Limit. Your total Cash Advance balance is subject to your Cash Advance Limit, which you can find in your Cardmember Agreement. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able use your Available Pay Over Time Limit.



RUDOLPH W GIULIANI

Closing Date 03/14/24

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Account Ending ! 5001

## IMPORTANT NOTICES

### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

### Notice of Change to the Membership Rewards® Program

#### Effective June 12, 2024

The 'Shop with Points at MembershipRewards.com' redemption option will no longer be available. All other Membership Rewards program redemption options are unaffected by this notice and will remain available to eligible Card Members unless otherwise noted, including 'Pay with Points at Checkout' with participating partners.

### Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

### Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting [americanexpress.com/mrupdates](http://americanexpress.com/mrupdates).





**Business Platinum Card**

GIULIANI PARTNERS  
RUDOLPH W GIULIANI

Closing Date 02/16/24 Next Closing Date 03/19/24  
Account Ending i5002

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Customer Care: 1-800-492-8468  
TTY: Use Relay 711  
Website: americanexpress.com

**New Balance** **\$635.78**

**Minimum Payment Due** **\$186.42**

**Payment Due Date** **03/13/24**

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 03/13/24, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	17 months	\$589

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

**New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Please refer to the IMPORTANT NOTICES section on pages 7 - 8.

For information on your Pay Over Time feature and limit, see **page 6**

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
americanexpress.com/  
business

**Pay by Phone**  
1-800-472-9297

**Account Ending** **5002**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

RUDOLPH W GIULIANI  
GIULIANI PARTNERS  
45 E 66TH ST  
NEW YORK NY 10065-6102

**Payment Due Date**  
**03/13/24**

**New Balance**  
**\$635.78**

**Minimum Payment Due**  
**\$186.42**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
**Amount Enclosed**

0000349992633071020 000063578000018642 15 H

RUDOLPH W GIULIANI

Account Ending: 5002

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**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the

conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number as noted on page 3 for Customer Care & Billing Inquiries.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

#### **Billing Dispute Procedures**

##### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.
- You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### **What Will Happen After We Receive Your Letter**

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



**Business Platinum Card**  
GIULIANI PARTNERS  
RUDOLPH W GIULIANI  
Closing Date 02/16/24

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Account Ending 5002



**Customer Care & Billing Inquiries**  
International Collect  
Express Cash  
Large Print & Braille Statements

1-800-492-8468  
1-623-492-7719  
1-800-CASH-NOW  
1-800-492-8468



Website: americanexpress.com

**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270

**Hearing Impaired**

Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and 1-800-492-8468

**i** Please note, your preset spending limit is \$4,700.00. You have spent \$635.78.

**American Express® High Yield Savings Account**  
No monthly fees. No minimum opening deposit. 24/7 customer support.  
Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting [americanexpress.com/save](http://americanexpress.com/save)

## Payments and Credits

### Summary

	Pay In Full	Pay Over Time †	Total
<b>Payments</b>	-\$3,377.01	-\$2,324.10	-\$5,701.11
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	-\$3,377.01	-\$2,324.10	-\$5,701.11

### Detail

\*Indicates posting date

	Amount
<b>Payments</b>	
01/21/24* ONLINE PAYMENT - THANK YOU	-\$4,821.59
01/24/24* MOBILE PAYMENT - THANK YOU	-\$369.92
01/25/24* MOBILE PAYMENT - THANK YOU	-\$21.76
01/26/24* MOBILE PAYMENT - THANK YOU	-\$166.76
02/06/24* MOBILE PAYMENT - THANK YOU	-\$321.08

## New Charges

### Summary

	Pay In Full	Pay Over Time †	Total
<b>Total New Charges</b>	\$73.42	\$1,376.07	\$1,449.49

### Detail

† - denotes Pay Over Time activity

	Amount
<b>RUDOLPH W GIULIANI</b> Card Ending 9-55002	
01/18/24 ROYAL PETROLEUM HAWTHORNE NY 914-882-4122	\$12.19 †
01/19/24 RED ARROW - MANCHESTER 61 LOWELL ST 6036261118 MANCHESTER NH	\$16.48
01/20/24 RED ARROW - MANCHESTER 61 LOWELL ST 6036261118 MANCHESTER NH	\$46.42 †

Continued on reverse

RUDOLPH W GIULIANI

Account Ending 15002

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**Detail Continued**

♦ - denotes Pay Over Time activity

				<b>Amount</b>
01/21/24	APPB 8161 - POS AAG 16191891001 835783 03106	HOOKSETT	NH	\$56.94
01/21/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.99 ♦
01/21/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.99 ♦
01/21/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$141.53 ♦
01/21/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99 ♦
01/22/24	KINDLE UNLTD*R85439SK2 DIGITAL	888-802-3080	WA	\$11.99 ♦
01/22/24	TWP*SUB16325215 SUBSCRIPTION	WAPO.COM	DC	\$17.00 ♦
01/23/24	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060891940578 Passenger Name: RYAN/MARIA Document Type: ADDITIONAL COLLECTION	ATLANTA		\$5.60 ♦
01/23/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$7.99 ♦
01/23/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ♦
01/24/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ♦
01/25/24	Fairfield Inn & Suites Manches 1624726 Arrival Date 01/18/24 00000000 LODGING Departure Date 01/25/24	Hooksett	NH	\$127.76 ♦
02/01/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ♦
02/01/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ♦
02/01/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.99 ♦
02/01/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$25.03 ♦
02/02/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$10.87 ♦
02/02/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$51.71 ♦
02/02/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$54.43 ♦
02/02/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ♦
02/02/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.99 ♦
02/02/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$40.27 ♦
02/03/24	LYFT *1 RIDE 02-02 0000 855-865-9553	855-865-9553	CA	\$71.15 ♦
02/04/24	ADOBE SYSTEMS Adobe Systems www.adobe.com	SAN JOSE	CA	\$21.76 ♦

Continued on next page



**Business Platinum Card**  
GIULIANI PARTNERS  
RUDOLPH W GIULIANI  
Closing Date 02/16/24

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Account Ending 5002

**Detail Continued**

♦ - denotes Pay Over Time activity

					Amount
02/08/24	DELTA AIR LINES DELTA AIR LINES From: BOSTON LOGAN INTER Ticket Number: 0060892581814 Passenger Name: RYAN/MARIA Document Type: ADDITIONAL COLLECTION	To: NEW YORK LA GUARDI	Carrier: DL Class: 00 Date of Departure: 02/09	ATLANTA	\$5.60 ♦
02/09/24	DROPBOX*M2R31QZKH862 531311378 94107			SAN FRANCISCO CA	\$11.99 ♦
02/10/24	ADOBE SYSTEMS Adobe Systems www.adobe.com			SAN JOSE CA	\$29.99 ♦
02/10/24	SHOPIFY* 216763893 +18887467439			ELK GROVE VILLAGE IL	\$114.32 ♦
02/10/24	PRIME VIDEO CHANNELS DIGITAL			AMZN.COM/BILL WA	\$8.99 ♦
02/10/24	AT&T MOBILITY RECURRING 800-331-0500			800-288-2020 TX	\$240.99 ♦
02/10/24	LYFT (NONE) 94104 (NONE)			855-280-0278 CA	\$19.35 ♦
02/12/24	NETFLIX.COM SUBSCRIPTION			866-579-7172 CA	\$25.03 ♦
02/12/24	IC* INSTACART*159 8882467822			SAN FRANCISCO CA	\$114.61 ♦
02/12/24	Audible AUDIO BOOKS			audible.com NJ	\$14.95 ♦
02/13/24	DELTA AIR LINES DELTA AIR LINES From: PALM BEACH INTERNA Ticket Number: 0060892458809 Passenger Name: RYAN/MARIA Document Type: ADDITIONAL COLLECTION	To: BOSTON LOGAN INTER PALM BEACH INTERNA	Carrier: DL Class: 00 Date of Departure: 02/15	ATLANTA	\$11.20 ♦
02/15/24	TWP*SUB16325215 8004774679			WASHINGTON DC	\$17.00 ♦

**Fees**

\*Indicates posting date

	Amount
01/23/24* RETURNED PAYMENT FEE	\$39.00
01/25/24* RETURNED PAYMENT FEE	\$39.00
<b>Total Fees for this Period</b>	<b>\$78.00</b>

Continued on reverse

RUDOLPH W GIULIANI

Account Ending :5002

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### Interest Charged

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

### 2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$78.00
Total Interest in 2024	\$0.00

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	27.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>
(v) Variable Rate			

### Information on Pay Over Time

#### Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$1,500.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

#### Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$1,015.64 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

#### Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.



GIULIANI PARTNERS  
RUDOLPH W GIULIANI

Closing Date 02/16/24

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Account Ending 5002

## IMPORTANT NOTICES

### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

### Notice of Change to the Membership Rewards® Program

#### Effective June 12, 2024

The 'Shop with Points at MembershipRewards.com' redemption option will no longer be available. All other Membership Rewards program redemption options are unaffected by this notice and will remain available to eligible Card Members unless otherwise noted, including 'Pay with Points at Checkout' with participating partners.

### Updates to your Delta Sky Club benefit

We want to inform you of the following changes to the Delta Sky Club benefit available through the American Express Global Lounge Collection Program. Previously announced changes communicated earlier this year to take effect on February 1, 2025, have been updated further, as stated below:

**Effective January 1, 2024:** Eligible Business Platinum Card® Members traveling on a same-day Delta-operated flight with Basic Economy (E) fare tickets will not have access to the Delta Sky Club or to Grab and Go.

**Effective February 1, 2025:** Business Platinum Card Members and Additional Platinum Card Members on the Account will each receive **(10) ten Visits per year to Delta Sky Clubs**, and each Visit will **now be valid for 24-hours** starting upon the first Delta Sky Club entry or Grab and Go usage. Here are additional details:

- A "Visit" is an entry to one or more Delta Sky Clubs or usage of the Delta Sky Club Grab and Go feature, at one or more airports, for a period of up to 24-hours starting upon the first Delta Sky Club entry or Grab and Go usage, during an Eligible Platinum Card Member's travel on a same-day Delta-operated flight.
- Card Members can earn an unlimited number of Visits ("Unlimited Sky Club Access") after making \$75,000 in eligible purchases between January 1, 2024, and December 31, 2024, and each calendar year thereafter. This will unlock unlimited access for the calendar year in which it became effective, plus the following calendar year, and until January 31 of the next calendar year.
- Once all 10 Visits have been used, and before reaching Unlimited Delta Sky Club Access, Eligible Platinum Card Members will have access to the Delta Sky Club at a per-Visit rate of \$50 per person using the Card.
- Visits will be issued beginning on February 1, 2025, and will expire on January 31, 2026. Visits issued in subsequent years will expire on January 31 of each calendar year thereafter.
- Visits are non-transferable and may not be used for guest access.

Additional terms apply; see

[global.americanexpress.com/card-benefits/detail/the-lounge-collection/business-platinum](https://global.americanexpress.com/card-benefits/detail/the-lounge-collection/business-platinum).

### Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

Important Notices continued on next page.

GIULIANI PARTNERS  
RUDOLPH W GIULIANI

Closing Date 02/16/24

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Account Ending 5002

**IMPORTANT NOTICES continued**

**Membership Rewards® Program Updates**

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting [americanexpress.com/mrupdates](https://americanexpress.com/mrupdates).

*End of Important Notices.*





# **Business Gold Rewards**

GREENBERG TRAUIG

RUDOLPH W GIULIANI

Closing Date 02/25/24 Next Closing Date 03/27/24

Account Ending 1004

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**Customer Care:** 1-800-492-3344

**TTY:** Use Relay 711

**Website:** americanexpress.com

**New Balance** **\$596.37**  
**Minimum Payment Due** **\$210.00**  
**Payment Due Date** **03/21/24**

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 03/21/24, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	15 months	\$499

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

**New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Please refer to the **IMPORTANT NOTICES** section on page 7.

For information on your Pay Over Time feature and limit, see **page 5**

## **Membership Rewards® Points**

Available and Pending as of 01/31/24

**136,392**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## **Account Summary**

### **Pay In Full Portion**

Previous Balance	CR\$75.31
Payments/Credits	-\$56.46
New Charges	+\$131.77
Fees	+\$175.00
New Balance	= \$175.00

### **Pay Over Time Portion**

Previous Balance	\$0.00
Payments/Credits	-\$560.02
New Charges	+\$981.39
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$421.37
Minimum Due	\$35.00

### **Account Total**

<b>Previous Balance</b>	<b>CR\$75.31</b>
Payments/Credits	-\$616.48
New Charges	+\$1,113.16
Fees	+\$175.00
Interest Charged	+\$0.00

**New Balance** **\$596.37**  
**Minimum Payment Due** **\$210.00**

**Pay Over Time Limit** \$5,000.00  
**Available Pay Over Time Limit** \$4,578.63  
 Days in Billing Period: 30

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓



### **Payment Coupon**

Do not staple or use paper clips



### **Pay by Computer**

[americanexpress.com/business](https://americanexpress.com/business)



### **Pay by Phone**

1-800-472-9297

**Account Ending** 1004

Enter 15 digit account # on all payments.  
 Make check payable to American Express.

RUDOLPH W GIULIANI  
 GREENBERG TRAUIG  
 45 E 66TH ST  
 APT 10W  
 NEW YORK NY 10065-6159

Payment Due Date  
**03/21/24**

New Balance  
**\$596.37**

Minimum Payment Due  
**\$210.00**

See reverse side for instructions on how to update your address, phone number, or email.



AMERICAN EXPRESS  
 P.O. BOX 1270  
 NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
**Amount Enclosed**

000034992315407435 000059637000021000 23 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

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conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number as noted on page 3 for Customer Care & Billing Inquiries.

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If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

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- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

#### **Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).

**Business Gold Rewards**

GREENBERG TRAUIG

RUDOLPH W GIULIANI

Closing Date 02/25/24

Account Ending 1004

**Customer Care & Billing Inquiries**

International Collect

Lost or Stolen Card

Express Cash

Large Print &amp; Braille Statements

**1-800-678-0745**

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

**1-800-678-0745****Hearing Impaired**Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-678-0745****Website:** [americanexpress.com](https://americanexpress.com)**Customer Care & Billing Inquiries**

P.O. BOX 981535

EL PASO, TX

79998-1535

**Payments**

P.O. BOX 1270

NEWARK NJ 07101-

1270



Learn how your Statement changes when you use your Pay Over Time feature, refer to the page at the end of this statement.



Please note, your preset spending limit is \$2,000.00. You have spent \$596.37.

**American Express® High Yield Savings Account**

No monthly fees. No minimum opening deposit. 24/7 customer support.

Help meet your savings goals with an American Express High Yield

Savings Account. Terms apply. Member FDIC. Learn more by visiting

[americanexpress.com/save](https://americanexpress.com/save)**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	\$0.00	-\$428.25	-\$428.25
<b>Credits</b>	-\$56.46	-\$131.77	-\$188.23
<b>Total Payments and Credits</b>	<b>-\$56.46</b>	<b>-\$560.02</b>	<b>-\$616.48</b>

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

		Amount
<b>Payments</b>		
02/10/24*	ONLINE PAYMENT - THANK YOU	-\$16.53
02/17/24*	MOBILE PAYMENT - THANK YOU	-\$411.72
<b>Credits</b>		
01/31/24*	AMAZON SHOP WITH POINTS CREDIT	-\$40.14
02/25/24*	CREDIT ADJUSTMENT	-\$131.77 ♦
02/25/24*	AMAZON SHOP WITH POINTS CREDIT	-\$16.32

**New Charges****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$131.77</b>	<b>\$981.39</b>	<b>\$1,113.16</b>

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

**RUDOLPH W GIULIANI**

Card Ending 1004

			Amount
01/27/24	HULU 877-8244858 CA	HULU.COM/BILL	\$24.99 ♦
	HULU.COM/BILL		

Continued on reverse

RUDOLPH W GIULIANI

Account Ending :1004

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**Detail Continued**

\*Indicates posting date

♦ - denotes Pay Over Time activity

				Amount
01/27/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$5.99 ♦
01/29/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$4.99 ♦
01/30/24	AMAZON MARKETPLACE PAYMENTS AMZN.COM/BILL	AMZN.COM/BILL	WA	\$40.14 ♦
02/01/24	www.TheEpochTimes.com 8336991888	NEW YORK	NY	\$7.99 ♦
02/01/24	GODADDY.COM GODADDY.COM GoDaddy Auctions Membership w DomainAle	480-505-8855	AZ	\$5.43 ♦
02/05/24	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	NJ	\$42.45 ♦
02/10/24	RUMBLEVIDEO +14166199096	TORONTO		\$100.00 ♦
02/12/24	METRO INTEGRATIVE PHARMAC 650000012421 2127947200	NEW YORK	NY	\$311.72 ♦
02/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$22.46 ♦
02/17/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$54.45 ♦
02/17/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$56.59 ♦
02/17/24	AMAZON MUSIC*RI2UM6301 DIGITAL	888-802-3080	WA	\$9.99 ♦
02/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$90.95 ♦
02/20/24	TWP*SUB33715559 8004774679	WASHINGTON	DC	\$12.00 ♦
02/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$30.98 ♦
02/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$31.65 ♦
02/24/24	AMAZON.COM AMZN.COM/BILL	SEATTLE	WA	\$16.32 ♦
02/25/24*	DEBIT ADJUSTMENT			\$131.77
02/25/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$49.18 ♦
02/25/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$63.12 ♦

**Fees**

				Amount
02/25/24	ANNUAL MEMBERSHIP FEE			\$175.00
<b>Total Fees for this Period</b>				<b>\$175.00</b>

Continued on next page



**Business Gold Rewards**  
**GREENBERG TRAUIG**  
**RUDOLPH W GIULIANI**  
 Closing Date 02/25/24

Account Ending : 1004

## Interest Charged

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$175.00
Total Interest in 2024	\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	27.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>
(v) Variable Rate			

## Information on Pay Over Time

### Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$5,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

### Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$4,578.63 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

### Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

RUDOLPH W GIULIANI

Account Ending : 1004

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GREENBERG TRAURIG  
RUDOLPH W GIULIANI

Closing Date 02/25/24

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Account Ending 1004

## IMPORTANT NOTICES

### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

### Notice of Change to the Membership Rewards® Program

#### Effective June 12, 2024

The 'Shop with Points at MembershipRewards.com' redemption option will no longer be available. All other Membership Rewards program redemption options are unaffected by this notice and will remain available to eligible Card Members unless otherwise noted, including 'Pay with Points at Checkout' with participating partners.

### Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

### Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting [americanexpress.com/mrupdates](http://americanexpress.com/mrupdates).

RUDOLPH W GIULIANI

Account Ending i1004

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## Business Gold Rewards

GREENBERG TRAURIG  
RUDOLPH W GIULIANI  
Closing Date 02/25/24

Account Ending 1004



When you have a Pay Over Time balance,  
your statement provides the following information:

1	<b>New Balance</b>	<b>\$3,2</b>
2	<b>Minimum Payment Due</b>	<b>\$5</b>
3	<b>Payment Due Date</b>	<b>12/</b>
visit <a href="https://americanexpress.com/rewardsinfo">americanexpress.com/rewardsinfo</a>		
4	<b>Account Summary</b>	
Pay In Full Option		
5	<b>How We Calculate Your Balance:</b> We use the Average Daily Balance	
6	<b>New Charges</b>	
Summary		
7	<b>Interest Charged</b>	
8	<b>2020 Fees and Interest Totals Year-to-Date</b>	
9	<b>Interest Charge Calculation</b>	
Your Annual Percentage Rate (APR) is the annual interest rate on your acco		
10	<b>Information on Pay Over Time</b>	

- 1 Total amount owed at the end of the billing period. This amount is your Pay In Full New Balance plus your Pay Over Time New Balance.
- 2 Minimum amount you need to pay by the Payment Due Date to keep your account current. This amount is your Pay In Full New Balance plus the Pay Over Time Minimum Due.
- 3 To avoid a late fee, pay at least your Minimum Payment Due by the Payment Due Date.
- 4 Summary of your Pay In Full and Pay Over Time activity, including payments and credits, interest charged, and fees.
- 5 An explanation of how interest is assessed on your Pay Over Time balance.
- 6 Both a summary and a detailed list of Pay In Full and Pay Over Time charges made to your account in the current billing period. Charges that are eligible for Pay Over Time are marked with a ♦ symbol.
- 7 Amount of interest, if any, charged during the current billing period on your Pay Over Time balance.
- 8 Total amount of fees and interest charged to your account this year.
- 9 Your Annual Percentage Rate (APR), the amount you have chosen to Pay Over Time, and the interest charged on those Pay Over Time balances.
- 10 Details about your Pay Over Time feature, including your Pay Over Time Limit, Available Pay Over Time Limit, and Pay Over Time setting.

For more details about Pay Over Time, please visit [americanexpress.com/pay-over-time](https://americanexpress.com/pay-over-time)

RUDOLPH W GIULIANI

Account Ending 1004



**Feel like a kid again  
on the beaches of the Outer Banks.**



**Twiddy.com**

**Family vacation  
memories  
start here.**



**Warmly Welcomed**



**Business Platinum Card**

GIULIANI PARTNERS  
RUDOLPH W GIULIANI

Closing Date 03/19/24 Next Closing Date 04/18/24  
Account Ending 5002

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**Customer Care:** 1-800-492-8468  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance** **CR\$211.72**  
**Amount Due** **\$0.00**

**Payment Not Required**

**Membership Rewards® Points**

Available and Pending as of 02/29/24

**143,224**

For up to date point balance and full program details, visit [membershprewards.com](https://membershprewards.com)

**Account Summary**

**Pay In Full Portion**

Previous Balance	\$151.42
Payments/Credits	-\$817.34
New Charges	+\$454.20
Fees	+\$0.00
<b>New Balance</b>	<b>= CR\$211.72</b>

**Pay Over Time Portion**

Previous Balance	\$484.36
Payments/Credits	-\$3,263.72
New Charges	+\$2,779.36
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>
<b>Minimum Due</b>	<b>\$0.00</b>

**Account Total**

<b>Previous Balance</b>	<b>\$635.78</b>
Payments/Credits	-\$4,081.06
New Charges	+\$3,233.56
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **CR\$211.72**

**Pay Over Time Limit** \$1,500.00  
**Available Pay Over Time Limit** \$1,500.00  
Days in Billing Period: 32

See page 2 for important information about your account.

**New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

Your credit balance can be applied against future transactions or you may request a refund.

Please refer to the **IMPORTANT NOTICES** section on **page 9**.

Learn how to take advantage of your Pay Over Time feature on **page 7**

Please note, your preset spending limit is \$0.00. You have spent -\$211.72.



**Payment Coupon**

Do not staple or use paper clips



**Pay by Computer**

[americanexpress.com/business](https://americanexpress.com/business)



**Pay by Phone**

1-800-472-9297

**Account Ending** **5002**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

RUDOLPH W GIULIANI  
GIULIANI PARTNERS  
45 E 66TH ST  
NEW YORK NY 10065-6102

Payment Not Required

**Amount Due**  
**\$0.00**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270



0000349992633071020 100021172000000000 15 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the

conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number as noted on page 3 for Customer Care & Billing Inquiries.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

#### **Billing Dispute Procedures**

##### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### **What Will Happen After We Receive Your Letter**

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



# Business Platinum Card

GIULIANI PARTNERS  
RUDOLPH W GIULIANI  
Closing Date 03/19/24

Account Ending ! 5002



**Customer Care & Billing Inquiries**  
International Collect  
Express Cash  
Large Print & Braille Statements

**1-800-492-8468**  
1-623-492-7719  
1-800-CASH-NOW  
**1-800-492-8468**

## Hearing Impaired

Online chat at [americanexpress.com](https://americanexpress.com) or use Relay dial 711 and 1-800-492-8468



**Website:** [americanexpress.com](https://americanexpress.com)

**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270

## Payments and Credits

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$78.00	-\$3,045.14	-\$3,123.14
<b>Credits</b>	-\$739.34	-\$218.58	-\$957.92
<b>Total Payments and Credits</b>	<b>-\$817.34</b>	<b>-\$3,263.72</b>	<b>-\$4,081.06</b>

### Detail

\*Indicates posting date

♦ - denotes Pay Over Time activity

		Amount
<b>Payments</b>		
02/17/24*	MOBILE PAYMENT - THANK YOU	-\$635.78
02/27/24*	MOBILE PAYMENT - THANK YOU	-\$465.24
02/29/24*	MOBILE PAYMENT - THANK YOU	-\$568.80
03/05/24*	MOBILE PAYMENT - THANK YOU	-\$143.13
03/12/24*	MOBILE PAYMENT - THANK YOU	-\$1,310.19
<b>Credits</b>		
03/19/24*	CREDIT ADJUSTMENT	-\$218.58 ♦
03/19/24*	POINTS FOR STATEMENT CREDIT	-\$527.62
03/19/24*	POINTS FOR STATEMENT CREDIT	-\$211.72

## New Charges

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$454.20</b>	<b>\$2,779.36</b>	<b>\$3,233.56</b>

### Detail

\*Indicates posting date

♦ - denotes Pay Over Time activity

<b>RUDOLPH W GIULIANI</b>			
Card Ending !5002			
			Amount
02/16/24	LYFT (NONE) 94104 (NONE)	855-280-0278 CA	\$7.87 ♦
02/19/24	GO GREEN DRY CLEANERS - S 628128007083 561-335-5798	PALM BEACH FL	\$51.39 ♦
02/22/24	KINDLE UNLTD*R12LW4701 DIGITAL	888-802-3080 WA	\$11.99 ♦
02/22/24	RENTERS/CONDO INS INSURANCE	800-370-1990 FL	\$386.00 ♦
02/23/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL WA	\$7.99 ♦

Continued on reverse

RUDOLPH W GIULIANI

Account Ending ! 3002

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**Detail Continued**

\*Indicates posting date

◆ - denotes Pay Over Time activity

				<b>Amount</b>
02/26/24	PUBLIX 8636881188	PALM BEACH	FL	\$206.22 ◆
02/27/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$5.99 ◆
02/28/24	IC* INSTACART*2246 8882467822	SAN FRANCISCO	CA	\$205.25 ◆
02/28/24	Amazon Prime SUBSCRIPTION	Amazon.com	WA	\$151.34 ◆
02/28/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$4.99 ◆
02/29/24	GO GREEN DRY CLEANERS - S 628128007083 561-335-5798	PALM BEACH	FL	\$15.24 ◆
03/02/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$10.87 ◆
03/03/24	STAPLES 05308 05308000514292 10022 HP 62 BLACK/CMY 2PK	MANHATTAN	NY	\$50.07 ◆
03/03/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$61.96 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$20.68 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$4.34 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.99 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.61 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.99 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.05 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.14 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$35.92 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$11.97 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.79 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.43 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.05 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$15.99 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.99 ◆

Continued on next page



**Business Platinum Card**  
GIULIANI PARTNERS  
RUDOLPH W GIULIANI  
Closing Date 03/19/24

Account Ending 5002

**Detail Continued**

\*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$141.53 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$40.27 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.70 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$32.65 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.99 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$25.03 ◆
03/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ◆
03/04/24	ADOBE SYSTEMS Adobe Systems www.adobe.com	SAN JOSE	CA	\$21.76 ◆
03/05/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$48.98 ◆
03/05/24	METRO INTEGRATIVE PHARMAC 650000012421 2127947200	NEW YORK	NY	\$212.61 ◆
03/06/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$23.54 ◆
03/07/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$22.09 ◆
03/07/24	NYC-TAXI VERIFONE 718-786-8585	LONG ISLAND CITY	NY	\$23.16 ◆
03/07/24	MARIELLA PIZZA USFC1332 10021	NEW YORK	NY	\$161.18 ◆
03/08/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$25.80 ◆
03/08/24	LYFT 1922520138055115994104 1922520138055115936	855-280-0278	CA	\$7.81 ◆
03/08/24	NYC-TAXI VERIFONE 718-786-8585	LONG ISLAND CITY	NY	\$20.16 ◆
03/09/24	DROPBOX*FY13F6VK9XTQ 537481714 94107	SAN FRANCISCO	CA	\$11.99 ◆
03/10/24	IC* INSTACART*159 8882467822	SAN FRANCISCO	CA	\$133.00 ◆
03/10/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ◆
03/10/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.88 ◆
03/10/24	ADOBE SYSTEMS Adobe Systems www.adobe.com	SAN JOSE	CA	\$29.99 ◆

Continued on reverse

**Detail Continued** \*Indicates posting date ♦ - denotes Pay Over Time activity

				Amount
03/10/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$8.99 ♦
03/11/24	AT&T MOBILITY RECURRING 800-331-0500	800-288-2020	TX	\$235.62
03/12/24	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$25.03 ♦
03/12/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99 ♦
03/13/24	ATHENAMEDSPA LLC 561-833-7611	WEST PALM BEA	FL	\$205.00 ♦
03/13/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99 ♦
03/14/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$24.99 ♦
03/14/24	TWP*SUB16325215 8004774679	WASHINGTON	DC	\$17.00 ♦
03/19/24*	DEBIT ADJUSTMENT			\$218.58

**Fees**

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**Interest Charged**

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2024 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2024	\$78.00
Total Interest in 2024	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	27.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>
(v) Variable Rate			





**Business Platinum Card**

GIULIANI PARTNERS  
RUDOLPH W GIULIANI  
Closing Date 03/19/24

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Account Ending 55002

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**Information on Pay Over Time**

**Pay Over Time Limit**

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$1,500.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

**Available Pay Over Time Limit**

Your Available Pay Over Time Limit is \$1,500.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

**Pay Over Time Setting: ON**

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.





GIULIANI PARTNERS  
RUDOLPH W GIULIANI

Closing Date 03/19/24

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Account Ending 5002

### IMPORTANT NOTICES

#### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

*End of Important Notices.*



**Business Gold Rewards**

GREENBERG TRAUIG  
RUDOLPH W GIULIANI

Closing Date 03/27/24 Next Closing Date 04/26/24  
Account Ending 1004

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**Customer Care:** 1-800-492-3344  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance \$0.00**

**Payment Not Required**

**Membership Rewards® Points**

Available and Pending as of 02/29/24

**143,224**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

See page 2 for important information about your account.

**New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

Account cancelled.

Please refer to the **IMPORTANT NOTICES** section on page 5.

Learn how to take advantage of your Pay Over Time feature on **page 4**

Please note, your preset spending limit is \$2,000.00. You have spent \$0.00.

**Account Summary**

**Pay In Full Portion**

Previous Balance	\$175.00
Payments/Credits	-\$175.00
New Charges	+\$0.00
Fees	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>

**Pay Over Time Portion**

Previous Balance	\$421.37
Payments/Credits	-\$875.60
New Charges	+\$454.23
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>
<b>Minimum Due</b>	<b>\$0.00</b>

**Account Total**

<b>Previous Balance</b>	<b>\$596.37</b>
Payments/Credits	-\$1,050.60
New Charges	+\$454.23
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance \$0.00**

**Pay Over Time Limit** \$5,000.00  
**Available Pay Over Time Limit** \$5,000.00  
Days in Billing Period: 31



**Payment Coupon**

Do not staple or use paper clips



**Pay by Computer**

[americanexpress.com/business](https://americanexpress.com/business)



**Pay by Phone**

1-800-472-9297

**Account Ending 1004**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

RUDOLPH W GIULIANI  
GREENBERG TRAUIG  
45 E 66TH ST  
APT 10W  
NEW YORK NY 10065-6159

Payment Not Required

Amount Due  
**\$0.00**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270



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**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the

conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number as noted on page 3 for Customer Care & Billing Inquiries.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

#### **Billing Dispute Procedures**

##### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at: American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.

- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
  - At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.
- You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### **What Will Happen After We Receive Your Letter**

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
**GREENBERG TRAUIG**  
**RUDOLPH W GIULIANI**  
 Closing Date 03/27/24

Account Ending i1004



**Customer Care & Billing Inquiries**

International Collect  
 Lost or Stolen Card  
 Express Cash  
 Large Print & Braille Statements

**1-800-678-0745**

1-336-393-1111  
 1-800-678-0745  
 1-800-CASH-NOW  
**1-800-678-0745**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-678-0745**



**Website:** [americanexpress.com](https://americanexpress.com)

**Customer Care & Billing Inquiries**

P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**

P.O. BOX 1270  
 NEWARK NJ 07101-1270

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$96.00	-\$875.60	-\$971.60
<b>Credits</b>	-\$79.00	\$0.00	-\$79.00
<b>Total Payments and Credits</b>	<b>-\$175.00</b>	<b>-\$875.60</b>	<b>-\$1,050.60</b>

**Detail**

\*Indicates posting date

		<b>Amount</b>
<b>Payments</b>		
02/27/24*	MOBILE PAYMENT - THANK YOU	-\$596.37
03/05/24*	MOBILE PAYMENT - THANK YOU	-\$65.05
03/12/24*	MOBILE PAYMENT - THANK YOU	-\$310.18
<b>Credits</b>		<b>Amount</b>
03/18/24*	CR ADJ - ANNUAL MEMBERSHIP FEE	-\$79.00

**New Charges**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$0.00</b>	<b>\$454.23</b>	<b>\$454.23</b>

**Detail**

♦ - denotes Pay Over Time activity



**RUDOLPH W GIULIANI**

Card Ending i1004

			<b>Amount</b>
02/27/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL CA	\$24.99 ♦
02/29/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL WA	\$32.07 ♦
03/01/24	www.TheEpochTimes.com 8336991888	NEW YORK NY	\$7.99 ♦
03/04/24	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625 NJ	\$42.45 ♦
03/06/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL WA	\$53.82 ♦
03/06/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL WA	\$113.91 ♦
03/10/24	RUMBLEVIDEO +14166199096	TORONTO	\$100.00 ♦
03/13/24	www.TheEpochTimes.com 8336991888	NEW YORK NY	\$79.00 ♦

Continued on reverse

**Fees**

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**Interest Charged**

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2024 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2024	\$96.00
Total Interest in 2024	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	27.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate

**Information on Pay Over Time****Pay Over Time Limit**

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$5,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

**Available Pay Over Time Limit**

Your Available Pay Over Time Limit is \$5,000.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

**Pay Over Time Setting: ON**

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.



GREENBERG TRAURIG  
RUDOLPH W GIULIANI

Closing Date 03/27/24

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Account Ending 1004

### IMPORTANT NOTICES

#### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

*End of Important Notices.*